

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Francis Rayner  
 Terri Rayner  
 Debtors

Case No. 19-14659-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: YvetteWD  
 Form ID: 210U

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Jan 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2020.

db/jdb  
 cr +Francis Rayner, Terri Rayner, 136 Willowbrook Rd, Clifton Heights, PA 19018-2511  
 +MIDFIRST BANK, c/o KEVIN G. MCDONALD, 701 Market St. Suite 5000,  
 Philadelphia, PA 19106-1541  
 14362916 +Continental Finance Co, Po Box 8099, Newark, DE 19714-8099  
 14362919 +First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524  
 14362920 +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
 14362921 +I C System Inc, Attn: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378  
 14362922 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14376019 +MIDFIRST BANK, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000,  
 Philadelphia, PA 19106-1541  
 14390190 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 14362923 +Midland Mortgage Co., Attn: Customer Service/Bankruptcy, P.O. Box 26648,  
 Oklahoma City, OK 73126-0648  
 14370069 +Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284  
 14365248 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,  
 Washington, DC 20410-0002  
 14374702 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,  
 MADISON, WI 53708-8973  
 14362924 +USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jan 29 2020 03:14:08 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 29 2020 03:13:53  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 29 2020 03:14:07 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14362918 E-mail/Text: mrdiscen@discover.com Jan 29 2020 03:13:47 Discover Financial,  
 Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850  
 14362917 +E-mail/PDF: pa\_dc\_ed@navient.com Jan 29 2020 03:16:51 Dept of Ed / Navient,  
 Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
 14366918 E-mail/PDF: resurgentbknofications@resurgent.com Jan 29 2020 03:16:53 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14390853 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 29 2020 03:14:01 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 14399162 E-mail/PDF: pa\_dc\_claims@navient.com Jan 29 2020 03:16:51  
 Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635,  
 Wilkes-Barre, PA 18773-9635  
 14398338 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 29 2020 03:17:42  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 14399926 E-mail/PDF: resurgentbknofications@resurgent.com Jan 29 2020 03:17:45 PYOD, LLC,  
 Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587  
 14397060 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 29 2020 03:16:53 PYOD, LLC,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14382938 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 29 2020 03:14:04 Premier Bankcard, LLC,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 14364417 E-mail/Text: bnc-quantum@quantum3group.com Jan 29 2020 03:13:51  
 Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788  
 14364416 E-mail/Text: bnc-quantum@quantum3group.com Jan 29 2020 03:13:52  
 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 14367121 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 29 2020 03:18:46 T Mobile/T-Mobile USA Inc,  
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 14362925 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jan 29 2020 03:13:46  
 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,  
 Weldon Springs, MO 63304-2225  
 14362926 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jan 29 2020 03:13:46  
 Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,  
 Weldon Spring, MO 63304-2225

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14399924 Greenville, SC 29603-0587  
 14399923 PO BOX 10587  
 14399922 PYOD, LLC, Resurgent Capital Services

District/off: 0313-2

User: YvetteWD  
Form ID: 210U

Page 2 of 2  
Total Noticed: 31

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14390918\* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 30, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
MICHAEL T. MALARICK on behalf of Debtor Francis Rayner michael@malaricklaw.com,  
t.mr70336@notify.bestcase.com  
MICHAEL T. MALARICK on behalf of Joint Debtor Terri Rayner michael@malaricklaw.com,  
t.mr70336@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Francis Rayner and Terri Rayner

Case No: 19-14659-mdc

Debtor(s)

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***CLERK'S NOTICE RE: PRESUMPTION OF ABUSE***

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 1/28/20

For The Court

Timothy B. McGrath  
Clerk of Court